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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/561,699)	CUSTOMER NO. 27717
)	
Applicant: Alexander Grinberg)	
)	
Filed: May 15, 2006)	Confirmation No.: 8167
)	
Docket No.: 37388-405600)	Examiner: Thuan Q. Tran
)	
Mailing Date: March 3, 2009)	TC/A.U.: 3693
)	
Title: SYSTEM AND METHOD FOR FACILITATING ON-LINE PAYMENT)	
)	

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**AMENDMENT AND REPLY FILED
IN ACCORDANCE WITH 37 C.F.R. §§1.111 and 1.112**

Dear Sir:

In response to the Office Action of September 4, 2008, please amend the above-captioned application as set forth below.

Amendments to the Claims includes amendments to Claims 1, 19, 36, and 40, the cancellation of Claims 39 and 43, and the addition of New Claims 46 – 52, as set forth in the Listing of Claims, beginning on page 2 of this paper.

Remarks begin on page 9 of this paper.

Certificate of Transmission/Mailing

I hereby certify that on March 3, 2009 this document is being facsimile transmitted (fax #571-273-8300) to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Deborah E. Dudek
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